



# News

## **For Immediate Release**

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## ***OHIC Releases Delta Dental Examination Report and Order***

**Cranston, RI January 23, 2012** — The Office of the Health Insurance Commissioner (OHIC) released an Examination Report regarding certain claims payment and claims denial activities at Delta Dental of Rhode Island ("Delta Dental"). In an accompanying Order the Commissioner, Christopher F. Koller, set forth steps Delta Dental needs to take to come into compliance with applicable Rhode Island laws and regulations in several areas, and fined the company \$25,000.

The examination was commenced by OHIC in response to complaints received by OHIC with regard to certain claims payment and claims denial activities at Delta Dental. The Examiners hired by OHIC found Delta Dental maintains adequate records, generally has good claims processing and customer service capabilities, and prepares and submits reports as required; however, the Examiners also noted several areas in which Delta Dental needs to improve, and made 19 recommendations for changes in Delta Dental's policies and

procedures. The Examiners noted that several of these recommendations were adopted by Delta Dental in the course of the examination.

In his Order, Koller adopted the findings, conclusions and recommendations of the examiners, after modification of two recommendations. Koller then ordered Delta Dental to (1) fully implement the recommendations of the Examination Report, as modified, (2) carry out an Audit Verification Program as a mechanism to ensure implementation of the Examination Report recommendations, (3) modify its Quality Management Program, including the establishment of a Quality Management Committee composed of a majority of community dentists, and (4) assessed a penalty of \$25,000. In a signed agreement, Delta Dental accepted the Commissioner's Findings, Conclusions and Order.

“I appreciate the seriousness with which Delta Dental has taken this examination and its findings, and its commitment to fully implement the recommendations of the Examination Report. I am confident that the Board of Directors will work with Delta Dental's Management to monitor the implementation of the recommendations set forth in the Examination Report, which will further improve Delta’s compliance with applicable statutes,” said Koller.

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#### **About the Office of the Health Insurance Commissioner**

The Office of the Health Insurance Commissioner (OHIC) was established by legislation in 2004 to broaden the accountability of health insurers operating in the state of Rhode Island. Under this legislation, the Office is dedicated to:

1. Protecting consumers
2. Encouraging fair treatment of medical service providers
3. Ensuring solvency of health insurers
4. Improving the health care system’s quality, accessibility and affordability

The Office sets and enforces standards for health insurers in each of these four areas.

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